

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Courtney M. Zeller
Case No. 23-01009
SSN: xxx-xx-4203

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below as of 02/17/23:

The borrower executed the following notes on:

12/26/2013: Federal Direct Consolidation Loan Application and Promissory Note

DIRECT CONSOLIDATION LOANS

<u>Disbursement Date</u>	<u>Amount</u>	<u>Capitalized Int.</u>	<u>Interest rate</u>	<u>Current Int.</u>	<u>Current Prin.</u>
03/24/14-10/27/14	\$216,747.87	\$61,299.92	7.00%	\$20,199.34	\$278,048.79
03/24/14-10/06/14	\$ 51,998.63	\$ 9,924.29	7.00%	\$ 4,488.39	\$ 61,922.92

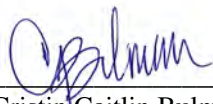
Grand Total (C. Interest + C. Principal): \$364,659.44

The Consolidation loans were made by the Department under the William D. Ford Federal Direct Consolidation Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1070 et seq. (34 C.F.R. Part 685).

The borrower now owes the unpaid principal of \$339,971.71 and unpaid accrued interest of \$24,687.73, as of 02/17/23. Records show that \$18,706.78 in payments has been credited to the account. During the pendency of emergency relief measures, interest accrues at \$0 per day. Once these measures are rescinded, interest will accrue on the principal at the rate of \$65.16 a day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: **February 17, 2023**



Cristin Caitlin Bulman
Loan Analyst
Litigation Support

Exhibit A